

1. A method for coordinating customer services provided by a plurality of independent insurance agents in the automobile insurance industry, the services being offered
5 through an insurance carrier, the method comprising the steps of:

coupling each of the plurality of independent insurance agents through a computing device having a display interface, to an electronic common area hosted by at least one insurance carrier, through a computing network via a high-speed electronic connection;

10 providing each of the plurality of independent insurance agents access to a database of client records, whereby accessing the database requires an authenticated identification code;

coupling a plurality of automobile service vendors to the electronic common area through a global communications network, the automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;

15 enabling the plurality of automobile service vendors to enter vendor information and to update vendor information in the electronic common area, the vendor information including at least one of location, services offered, and service pricing information;

providing a user interface to the display interface of the computing device, the user interface displaying a plurality of icons representing the plurality of automobile service vendors;
20 and

enabling each of the independent insurance agents to contact each of the plurality of automobile service vendors through the computing network by selecting one of the plurality of automobile service vendor icons on the display interface.

25 2. The method of claim 1 further comprising the step of:

providing insurance related software applications to each of the plurality of independent insurance agents over the computing network.

3. The method of claim 1 further comprising the step of:

30 using digital certificates to provide security over the computing network.

4. The method of claim 1 wherein the step of coupling each of the plurality of independent insurance agents to the electronic common area through the computing network via

the high-speed electronic connection comprises coupling through a dedicated communication system using frame routers.

5 5. The method of claim 1 wherein the step of coupling each of the plurality of independent insurance agents to a computing system includes the step of coupling the agents through a global communications network connection.

10 6. A method of providing access to insurance related services offered through an insurance carrier by a plurality of independent insurance agents, the method comprising the steps of:

 providing a communications network that connects the plurality of independent insurance agents to a plurality of automobile service vendors through a computing device having a display interface, the automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;

15 providing as part of the communications network an electronic common area, hosted by at least one insurance carrier, between the plurality of independent insurance agents and the plurality of automobile service vendors;

20 providing a user interface to the display interface of the computing device, the user interface displaying a plurality of icons that represent the plurality of automobile service vendors;

 providing as part of the communications network a database having client records and requiring an identification code with which the database can be accessed; and

25 allowing the plurality of independent insurance agents to select a plurality of automobile service vendors from the electronic common area by clicking on the icons that represent the insurance related vendor services and the plurality of automobile service vendors on the display interface.

30 7. The method of claim 6 wherein the step of providing a communications network further comprises the step of:

 providing a high-speed electronic connection between the plurality of independent insurance agents and the plurality of automobile service vendors whereby the high-speed electronic connection comprises frame relays and a global communications network connection.

8. The method of claim 6 wherein the step of providing as part of the communications network an electronic common area further comprises the step of:

providing network security using digital certificates to identify the plurality of independent insurance agents, and the plurality of automobile service vendors before allowing
5 access to the electronic common area.

9. A system for providing access to insurance related services by a plurality of independent insurance agents, the system being offered by an insurance carrier and comprising:

10 a communications network that connects the plurality of independent insurance agents to a plurality of automobile service vendors through a computing device having a display interface, the automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;

a database coupled to the communications network that contains client records to which separate access is provided to independent insurance agents having a proper identification code;

15 an electronic common area in the communications network and hosted by at least one insurance carrier that connects the plurality of independent insurance agents and the plurality of automobile service vendors, the electronic common area including a user interface to the display interface of the computing device, the user interface displaying a plurality of automobile service vendor icons representing vendor information for the plurality of automobile service vendors, the
20 vendor information including at least one of location, services offered, and service pricing information; and

an insurance agent interface that allows each of the plurality of independent insurance agents having the proper identification code to select a plurality of automobile service vendors from the electronic common area and obtain access to the database by selecting one of the
25 plurality of automobile service vendor icons on the display interface.

10. A system for coordinating automobile insurance industry customer services provided to a plurality of independent insurance agents by an insurance carrier, the system comprising:

30 a high-speed electronic connection for coupling each of the plurality of independent insurance agents through a computing system having a display interface to an electronic common area hosted by at least one insurance carrier;

a computer network in communication with the high-speed electronic connection that electronically links a plurality of automobile service vendors to the electronic common area, the

plurality of automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts; and

means for enabling each of the independent insurance agents to contact each of the plurality of automobile service vendors through the computing system, the means for enabling including selecting at least one of a plurality of automobile service vendor icons displayed on the display interface.

11. A system for providing access to insurance related services provided by an insurance carrier to a plurality of independent insurance agents, the system comprising:

means for connecting the plurality of independent insurance agents to a plurality of automobile service vendors through a computing device having a display interface, the plurality of automobile service vendors including at least one of auto repair shops, window and window replacement centers, rental car providers, and providers of replacement automotive parts;

a database coupled to the communications network that contains client records to which separate access is provided to independent insurance agents having proper and authenticated identification,

wherein the means for connecting includes means for providing an electronic common area between the plurality of independent insurance agents and the plurality of automobile service vendors, the electronic common area including a user interface to the display interface of the computing device for displaying a plurality of automobile service vendor icons; and

means for allowing the plurality of independent insurance agents to select a plurality of automobile service vendors from the electronic common area by selecting one of the plurality of automobile service vendor icons on the display interface, wherein selecting an automobile service vendor icon provides vendor information including at least one of location, services offered, and service pricing information.